Certificate Number: 17572-PAM-DE-034846929

Bankruptcy Case Number: 15-04271



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 4, 2020</u>, at <u>8:18</u> o'clock <u>AM PDT</u>, <u>Lucinda K Freeman</u> completed a course on personal financial management given <u>by telephone</u> by <u>Dollar Learning Foundation</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: September 4, 2020 By: /s/Maria Heredia

Name: Maria Heredia

Title: Counselor